

### **AMENDMENTS TO THE CLAIMS**

Applicants propose replacing all prior versions and listings of claims in the application with the following listing of claims:

1-70. (Canceled).

71. (Currently amended) A method comprising:

generating a set of offers for a credit card account and a non-credit card account, each offer including a characteristic of the credit card account, each offer also including an interest rate or a time period associated with the non-credit card account, wherein either the interest rate or the time period at least partially depends upon the characteristic of the credit card account or the characteristic of the credit card account at least partially depends upon the interest rate or the time period associated with the non-credit card account, **wherein the characteristic of the credit card account comprises a credit card usage requirement and the interest rate or the time period associated with the non-credit card account at least partially depends upon the credit card usage requirement;**

presenting the set of offers;

receiving a selection of an offer from the set of offers; and

processing an application for the non-credit card account and the credit card account in accordance with the selection.

72. (Previously presented) The method according to claim 71, wherein the non-credit card account comprises a CD account and the time period associated with the non-credit card account comprises a term of deposit for the CD account.

73. (Previously presented) The method according to claim 71, wherein the characteristic of the credit card account comprises an interest rate for the credit card account and the interest rate for the credit card account at least partially depends upon the interest rate associated with the non-credit card account or the time period associated with the non-credit card account.

74. (Previously presented) The method according to claim 71, wherein the characteristic of the credit card account comprises an interest rate for the credit card account, and wherein presenting the set of offers comprises presenting an offer with an above market interest rate for the non-credit card account and an above market interest rate for the credit card account.

75. (Previously presented) The method according to claim 73, wherein the characteristic of the credit card account comprises an interest rate for the credit card account, and wherein presenting the set of offers comprises presenting an offer with a below market interest rate for the non-credit card account and a below market interest rate for the credit card account.

76. (Previously presented) The method according to claim 71, wherein the credit card account comprises a secured credit card account and the non-credit card account is configured as security for the secured credit card account.

77. (Canceled).

78. (Currently amended) The method according to claim ~~[[77]]~~ 71, wherein the credit card usage requirement comprises a frequency of usage requirement.

79. (Previously presented) The method according to claim 71, further comprising:

determining a customer's preference regarding the non-credit card account, wherein generating the set of offers comprises generating the set of offers based on the customer's preference.

80. (Previously presented) The method according to claim 71, further comprising adjusting the interest rate or the time period associated with the non-credit card account based on the characteristic of the credit card account.

81. (Previously presented) The method according to claim 71, further comprising adjusting the characteristic of the credit card account based on the interest rate or the time period associated with the non-credit card account.

82. (Currently amended) A system comprising:  
a processor and a memory including program code configured to, when executed by the processor:

generate a set of offers for a credit card account and a non-credit card account, each offer including a characteristic of the credit card account, each offer also including an interest rate or a time period associated with the non-credit card account, wherein either the interest rate or the time period at least partially depends upon the characteristic of the credit card account or the characteristic of the credit card account at least partially depends upon the interest rate or the time period, wherein the characteristic of the credit card account comprises a credit card usage requirement and the interest rate or the time period associated with the non-credit card account at least partially depends upon the credit card usage requirement;

present the set of offers;

receive a selection of an offer from the set of offers; and  
process an application for the non-credit card account and the credit card  
account in accordance with the selection.

83. (Previously presented) The system according to claim 82, wherein the  
non-credit card account comprises a CD account and the time period associated with  
the non-credit card account comprises a term of deposit for the CD account.

84. (Previously presented) The system according to claim 82, wherein the  
characteristic of the credit card account comprises an interest rate for the credit card  
account and the interest rate for the credit card account at least partially depends upon  
the interest rate associated with the non-credit card account or the time period  
associated with the non-credit card account.

85. (Previously presented) The system according to claim 82, wherein the  
characteristic of the credit card account comprises an interest rate for the credit card  
account, and wherein the program code is configured to present an offer with an above  
market interest rate for the non-credit card account and an above market interest rate  
for the credit card account.

86. (Previously presented) The system according to claim 82, wherein the  
characteristic of the credit card account comprises an interest rate for the credit card  
account, and wherein the program code is configured to present an offer with a below  
market interest rate for the non-credit card account and a below market interest rate for  
the credit card account.

87. (Previously presented) The system according to claim 82, wherein the credit card account comprises a secured credit card account and the non-credit card account is configured as security for the secured credit card account.

88. (Canceled).

89. (Currently amended) The system according to claim ~~[[88]]~~ 82, wherein the credit card usage requirement comprises a frequency of usage requirement.

90. (Previously presented) The system according to claim 82, wherein the program code is further configured to:

determine a customer's preference regarding the non-credit card account; and  
generate the set of offers based on the customer's preference.

91. (Previously presented) The system according to claim 82, wherein the program code is further configured to adjust the interest rate or the time period associated with the non-credit card account based on the characteristic of the credit card account.

92. (Previously presented) The system according to claim 82, wherein the program code is further configured to adjust the characteristic of the credit card account based on the interest rate or the time period associated with the non-credit card account.

93. (Currently amended) A method comprising:  
generating a set of offers for a credit card account and a CD account, each offer including an interest rate of the credit card account, each offer also including an interest rate or a term of deposit associated with the CD account, wherein either the interest rate associated with the CD account or the term of deposit associated with the CD account

at least partially depends upon the interest rate of the credit card account or the interest rate of the credit card account at least partially depends upon the interest rate associated with the CD account or the term of deposit associated with the CD account, wherein the characteristic of the credit card account comprises a credit card usage requirement and the interest rate or the term of deposit associated with the CD account at least partially depends upon the credit card usage requirement;

presenting the set of offers;  
receiving a selection of an offer from the set of offers; and  
processing an application for the CD account and the credit card account in accordance with the selection.

94. (Previously presented) The method according to claim 93, wherein the credit card account comprises a secured credit card account and the CD account acts as security for the secured credit card account.

95. (Currently amended) A system comprising:  
a processor and a memory including program code configured to, when executed by the processor:

generate a set of offers for a credit card account and a CD account, each offer including an interest rate of the credit card account, each offer also including an interest rate or a term of deposit associated with the CD account, wherein either the interest rate associated with the CD account or the term of deposit associated with the CD account at least partially depends upon the interest rate of the credit card account or the interest rate of the credit card account at least partially depends upon the interest rate associated with the CD account or the term of deposit associated with the CD account,

**wherein the characteristic of the credit card account comprises a credit card usage requirement and the interest rate or the term of deposit associated with the CD account at least partially depends upon the credit card usage requirement;**

present the set of offers;  
receive a selection of an offer from the set of offers; and  
process an application for the CD account and the credit card account in accordance with the selection.

96. (Previously presented) The system according to claim 95, wherein the credit card account comprises a secured credit card account and the CD account is configured as security for the secured credit card account.

97. (New) The method according to claim 71, wherein at least one offer includes a time period associated with a non-credit card account and the time period associated with the non-credit card account at least partially depends upon the credit card usage requirement.

98. (New) The system according to claim 82, wherein at least one offer includes a time period associated with a non-credit card account and the time period associated with the non-credit card account at least partially depends upon the credit card usage requirement.

99. (New) The method according to claim 93, wherein at least one offer includes a term of deposit associated with a CD account and the term of deposit associated with the CD account at least partially depends upon the credit card usage requirement.

100. (New) The system according to claim 95, wherein at least one offer includes a term of deposit associated with a CD account and the term of deposit associated with the CD account at least partially depends upon the credit card usage requirement.